

Shift Colors

The Newsletter for Navy Retirees

Volume 50 Issue # 3

Navy Personnel Command

Winter 2005

50th Anniversary

Prices in 1955

House \$22,000	Eggs, doz. \$.61
Avg. Income . . \$4,137	Coffee, lb. \$.93
Ford Car \$1,606	Cookies, pk. \$.39
Postage stamp . . \$.03	Soap, 2 bars \$1.00
Gas, gal. \$.23	Nylons, pair \$1.50
Bread \$.18	Home perm \$9.95
Milk, gal \$.92	Baseball glove . . . \$8.88
Concert ticket . . \$1.25	Lunch box

Food & Entertainment 1955

- First McDonalds opens.
- Colonel Sanders' KFC starts up in Corbin, Ky.
- The 1955 Thunderbird comes to Ford showrooms.
- Coca-Cola uses name "Coke" for the first time.
- Gunslinger debuts on CBS, goes on to be TV's longest running western.
- Oklahoma is first 70mm film.
- James Dean dies in a car accident at age 26.
- Elvis makes the scene.

U.S. Events 1955

- President: Dwight D. Eisenhower
- Vice President: Richard M. Nixon
- Polio shots are given in schools for the first time.
- US starts sending \$216 million in aid to Vietnam.
- Rose Parks refuses to sit in back of the bus, defying Ala. law.
- Albert Einstein dies at age 76.
- Congress authorizes U.S. currency and coins to say "In God We Trust."
- Population: 165,931,202

Sports in 1955

- Brooklyn Dodgers defeat Yankees in World Series.
- Syracuse beats Ft. Wayne Pistons in NBA Championship.
- Detroit beats Montreal in Stanley Cup.
- Cleveland Browns beat LA Rams 38-14 in Super Bowl.
- Bob Sweikert wins Indianapolis 500.
- Sugar "Ray" Robinson wins Boxing Championship.
- San Francisco wins NCAA Basketball Championship.
- Oklahoma wins NCAA Football Championship.

RETIRED NAVAL PERSONNEL
Newsletter

NOVEMBER 2005

the Ford THUNDERBIRD



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From the Managing Editor

Welcome to *Shift Colors*' 50th anniversary issue! I cannot tell you how much I enjoyed reading all the letters sent in by some of our readers, as they recounted their adventures, and sometimes, misadventures of Navy life 50 years ago. JO2 Amie Hunt, *Shift Colors*' Editor, and I also had fun going back in time to learn what life was like in 1955 – in the world, in our country, and in our homes.

This issue's cover gives you a snapshot of some of the highlights of 1955, and beginning on page 10, you'll re-live some of memories that were shared by our readers. We received all types of stories – from heart-breaking, to hilarious. However, overall, it was apparent that our readers are very proud of their military service, and they were eager to tell their story. Their small piece of the puzzle fits quite nicely into our country's naval history and we appreciate them taking the time to put their thoughts on paper and forwarding for inclusion in this issue.

On behalf of the *Shift Colors*' staff, we thank you for your continued patronage to our newsletter and we wish you all the best in your retirement.

Warmest Regards,
Lindsay C. Conner

Shift Colors

VADM Gerald L. Hoewing
Chief of Naval Personnel

RADM David A. Gove
Commander, NAVPERSCOM
and NPDC

Mr. John W. McCausland
Assistant Commander,
NAVPERSCOM PERS-6

CAPT William F. Foster, Jr.
Communications Director,
NAVPERSCOM PERS-632

CDR Randy Lescault
Public Affairs Officer

Ms. Lindsay Conner
Managing Editor

JO2 Amie Hunt
Editor, Shift Colors

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**NAVY PERSONNEL COMMAND
SHIFT COLORS (PERS-632)
5720 INTEGRITY DRIVE
MILLINGTON, TN 38055-6320**

E-mail address:
MILL_ShiftColors@Navy.Mil
Phone number:
(901) 874-4012



From the Chief of Naval Personnel



Shipmates,

Wow, can you believe it? Fifty years of *Shift Colors* – happy birthday and congratulations on this milestone. I am honored to be serving in this office during this time of celebration.

It is also a time to look back at the past 50 years and reflect on the Navy then and now. The changes over the past half-century are enormous. In 1955, the Korean War had just ended and the War on Terrorism wasn't even a thought. The United States went from doing extensive research in the Antarctic with Operation Deep Freeze and nuclear testing off the coast of San Diego in 1955, to sending brave astronauts to outer space to perform space-walking repair on the Space Shuttle Discovery this year.

In 1955, the U. S. began sending \$216 million in aid to Vietnam and the draft was in effect. The Navy set out to recruit 23,000 personnel, up from 8,000 the year before. Retirees were asked to play a key role in this process by offering their services to local recruiting stations. In a sense, they were being “drafted” too, to assist recruiters in soliciting prospective applicants and providing recruiters with names of men in the community who they thought would make good Sailors. Some of you may have been brought in through this plan. Today, Retirees are in demand for speaking for the Navy at community meetings and conventions. These “career Sailors” go ashore and admirably continue to support men and women in service.

Fifty years ago, Disneyland opened in California and Americans were beginning to realize they could have fun again, after living through a depression, World War II and Korea. Today, our Morale, Welfare and Recreation departments are open and Retirees can enjoy all the physical fitness facilities, services and programs featured in every issue of this publication.

Over the past 50 years, *Shift Colors* has progressed from a four-page newsletter to an attractive, 24-page publication, chock-full of information that every Navy retiree can use. I look forward to receiving *Shift Colors* now as I transition this month from active duty to become one of the newest members of your ranks.

Again, Congratulations; and to the *Shift Colors* team in Millington, thank you for keeping all of us up to date and part of our Navy family.

All the best,
G. L. Hoewing

Retired Activities



Happy birthday *Shift Colors*! Now that your newsletter is 50 years old - what do we do to celebrate? For one, I'd like to stress our commitment to serve and inform you, our readership. You and your family have contributed the best years of your life to the service of our Nation, and here in Retired Activities, we will do our best to continue to provide you useful information that contributes to you and your family's well-being.

Now that we have the long, hot summer behind us, we have the opportunity to do those activities that lend themselves to more pleasant temperatures. Spending time outdoors is a little more pleasant when you don't have to tolerate the stifling heat. So, with that said, enjoy the fall, for winter is right around the corner.

Fall brings with it other important opportunities and activities. Among them is the Survivor Benefit Plan (SBP) Open Enrollment period. Information about the program is provided in this edition. Also, Spring and Summer 2005 editions provided information regarding the 2005 National Defense Authorization Act's (NDAA) provision to phase out the reduction of the SBP annuity (after spouse reaches age 62) between October 2005 and April 2008. What this means is that after April

2008, annuitants will receive 55 percent of a members cost of living adjusted base amount. To clarify any confusion, if you are an SBP participant and you pass away before your spouse, prior to the 2005 NDAA, your spouse's after age 62 annuities would have been reduced to 35 percent. The reduction will be fully phased out on 1 April 2008 (See *Shift Colors*, Spring 2005, page 5), then all annuitants will receive 55 percent of the members base amount. With that said, those of you who are not insurable and chose not to participate in SBP because of the reduction, or for those who simply thought the SBP was too complicated, here's your opportunity to reevaluate the program. Discuss the merits of participation with your spouse, and if you do not have adequate provisions in place for your family, I urge you to consider this opportunity.

The season also brings the majority of Retiree Appreciation Day (RAD) Seminars. Please check for seminar dates in the back of this newsletter. These seminars are a great opportunity for you and your spouse to get updated information about benefits and entitlements. As I have mentioned so often, our Retired Activities Offices (RAO) consist of volunteers that give their time to assist the retiree community with information and other services. My hat is off to them and their dedication to you and your family. If you would like more information on RAO duties, please contact your nearest RAO (see Spring *Shift Colors* 2005, page 12).

Shift Colors publishes an annual *Retiree Checklist* (Page 5). It is intended as a guide for the retiree to make information available to their spouse prior to their death. When the spouse has the proper documentation and contact information, the stress associated with knowing what to do and who to contact is reduced. Please use this checklist. *Shift Colors* has also published a *Survivors Checklist* (Spring 2005 edition), intended for the spouse of the retiree to give to their survivors (children, sisters, brothers, grandchildren, etc.) so they will know whom to contact to stop government annuities, Social Security benefits, etc. Military Officers Association of America (MOAA) also has a *Survivor Checklist* consisting of contact information the retiree may not have made available to their spouse. MOAA's checklist can be found at www.moaa.org. Your RAO representative is also an important resource for you and your family members.

Finally, the contributors to this newsletter are charged with providing beneficial information. Sometimes information on a subject is fully explained in a previous edition and a follow-up story does not identify a program in its entirety. For example: Summer 2005 edition, Page 5, Senate approves Full Concurrent Receipt for IU Retirees; our Spring 2005 edition explained the program composition and who qualified for the entitlements. In the interest of space, the program was not covered again – only addendum information was provided. In the future, we will try to include reference articles for clarification.

Until the next edition – Happy Holidays and please remember our active duty and reserve service members and their families in your prayers.

In Your Service,
Dennis Mills

Head, Navy Retired Activities Secion

Retired Activities

Retiree Check List – For Survivors

— **Create a military file** that includes your retirement orders, separation papers, medical records, etc. Make sure your spouse knows the location and telephone number of the nearest military installation.

— **Create a military retired pay file** that includes the pertinent information for DFAS and Navy Personnel Command: (include the number of any VA claim still pending; the VA office being used; a list of deductions; and the name, relationship and address of the beneficiary of any unpaid retired pay at the time of death).

Defense Finance and Accounting Service

U. S. Military Retirement Pay

Post Office Box 7130

London, KY 40742-7130

(800) 321-1080 or (216) 522-5955/(800) 269-5170 (to report deceased members)

Department of the Navy
Navy Personnel Command
NPC PERS-675R
Retired Activities Section
5720 Integrity Drive
Millington, TN 38055-6640
(866) 827-5672

— **Create an annuities file.** This file should have information about the Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RCSBP) or the Retired Serviceman's Family Protection Plan (RSFPP), Civil Service annuity, etc.

— **Create a personal document file** that has copies of marriage certificates, divorce decrees, adoptions and naturalization papers.

— **Create an income tax file.** Include copies of your state and federal income tax returns.

— **Create a property tax file.** Include copies of tax bills, deeds and any other related information.

— **Create an insurance policy file.** Include life, property, accident, liability and hospitalization policies.

— In a secure location, **maintain a list of all bank accounts** (joint or individual). Include the location of all deposit boxes, savings bonds, stocks, bonds and any securities owned.

— In a secure location, **maintain a list of all charge accounts and credit cards.** Include account numbers and mailing addresses.

— **Maintain a list of all associations and organizations** of which you are a member.

— **Maintain a list of all friends and business associates** who may be helpful. Include name, address and phone number.

— **Spend time with your spouse discussing your plans** with respect to the type and place of your funeral service. You should decide which cemetery, whether ground burial, or cremation, etc.

— **Visit a local funeral home and pre-arrange your services.** Many states will allow you to pre-pay for services.

— **Investigate the decisions** that you and your family have agreed upon. Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions. Information regarding Burials at Sea can be obtained by phoning the Office of Medical and Dental Affairs-Mortuary Affairs Division at **(800) 876-1131**.

— Once your decisions have been made and you're comfortable with them, **have a will drawn up** outlining all your wishes.

Who should be notified in the event of my death?

1. Defense Finance and Accounting Service - **(800) 321-1080 or (216) 522-5955/(800) 269-5170**
2. Social Security Administration (for death benefits) - **(800) 772-1213**
3. Department of Veterans Affairs (if applicable) - **(800) 827-1000**
4. Office of Personnel and Management (OPM) (if applicable) **(724) 794-8690**
5. Any fraternal group that you have membership with: e.g., MOOA, FRA, NCOA, VFW, AL, TREA
6. Any previous employers that provide pension or benefits.
7. Burial at Sea information – **(888) 647-6676** (option 4)

When all the decision-making and documenting is completed, **sit back and continue to enjoy life.** The above information is not all-inclusive and should be used with other estate planning tools to lessen the stress for your loved ones. This is a basic military checklist. You should also include all civilian-related information not cited above that would assist your beneficiaries in carrying out your last will.

Retired Activities

Survivor Benefit Plan Open Season Enrollment

By Basil Coleman, Head of Survivor Benefits & Entitlements Policy Branch, Navy Personnel Command

Passage of Public Law 108-375, Section 645, authorized an open season enrollment period in the Survivor Benefit Plan (SBP), beginning 1 October 2005 and concluding on 30 September 2006. It permits current retirees (to include the Reserve components) to enroll in the SBP or to change an existing SBP election. Members are not authorized to terminate SBP participation during this open season period.

What is the SBP? The SBP is a government subsidized annuity program designed to provide a continuing income to an eligible beneficiary after the retiree dies. Participation in the program is voluntary, and is the only way a retiree can provide a continuing source of income after they die.

Who's Eligible? A retiree, who on 30 September 2005 is either (1) entitled to retired pay (2) would be entitled to retired pay under Chapter 1223 of Title 10, United States Code, but for the fact of being under 60 years of age (3) is not participating in the SBP (RCSBP if applicable) and was previously eligible to elect SBP or RCSBP coverage, or (4) is participating in the SBP (or RCSBP if applicable) at less than the maximum level for a spouse or former spouse, or is providing child only coverage. A member who previously terminated their participation is not eligible to participate during this open season enrollment period. An election by an eligible member shall be for a standard annuity even if the member previously elected a reserve component annuity.

Coverage Limitations: Members may only designate beneficiaries who satisfy the prescribed legal criteria for the coverage as of the date the election is filed. An existing beneficiary may not be removed in order to provide coverage for a different beneficiary. Consistent with current law, a member may not elect to cover a beneficiary or select a level of coverage that could not be in effect as a result of an election previously made by the member. An example would be, that a member who was married at retirement might not request insurable interest coverage. Additionally, no elections of Supplemental SBP (SSBP) coverage may be made during this open season enrollment period.

Voluntary Elections: An election made during this open season enrollment period is voluntary on the part of the

member and is not subject to written concurrence of the member's spouse or former spouse, if applicable. No court order may require a member to make an election during this open season period based on the authority to make an election under the provisions of Public Law 108-375, Section 645. An election may not be deemed under Section 1450(f)(3), Title 10, United States Code, as a result of any such court order. An RCSBP election during the open season enrollment period when the member has no existing election and is making an election for less than full immediate spouse coverage (Option C), requires the spouse's written concurrence of such election under the requirements of Section 1448(a)(3)(B), Title 10, United States Code.

Making an Election: Members must complete a DD Form 2656-9, Survivor Benefit Plan (SBP) and Reserve Component Survivor Benefit Plan (RCSBP) Open Season Election. The form may be downloaded at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2656-9.pdf>. Elections must be submitted to the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) as indicated in the instructions contained on the form. As a result of Hurricane Katrina, Navy reserve members, who are making an RCSBP election should mail their open season elections to Commander, Navy Personnel Command (PERS-622), 5720 Integrity Drive, Millington, TN 38055-6220 until further notice.

Effective Date of Elections: Elections shall be effective the first day of the first calendar month following the date the election is received. No election shall have an effective date prior to 1 Oct 2005. All elections must be postmarked by 30 Sep 2006.

Date Received: The date a valid election is received shall be the date the agent first logs the election into the appropriate data system. The mailing date shall be deemed to be the date received if:

- 1.) The log in date is prejudicial to payment of an annuity to the survivor (i.e. the log in date would preclude payment of an annuity).
- 2.) The survivor has proof of an earlier mailing date.

Continued next page

Retired Activities

SBP cont. from page 6

Elections received before 1 Oct 2005 shall be deemed as having been received on 30 Sep 2005. Elections received after 30 Sep 2006, shall be deemed as having been received on the date of mailing if the postmark is a date within the open season enrollment period.

Opportunity to Cancel Election: A member may cancel the election by notifying the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) in writing within 30 days of being notified by that agency of the effective date of the election and the amount due to participate in this open season enrollment. The DFAS-CL must receive the written notification before the end of the 30-day period starting on the date of the letter notifying the member.

Effect of Death of the Member within Two Years: If a member dies within two years of the effective date of the election, the election is void. All open season enrollment premiums shall be refunded in a lump sum to the person who would have been the beneficiary had the member lived the required two years.

Open Season Enrollment Premiums: Members must pay open season premiums for elected coverage based on the number of years that have elapsed since the member's first opportunity to participate in the SBP. The number of years that have elapsed generally begins on the date of the member's first opportunity to participate in the SBP or the RCSBP. For most members, this will be the date of retirement, though under certain circumstances, the date may be different. There are two types of open season enrollment premiums. The first type will be collected prospectively each month beginning with the effective date of the election. Such premiums shall be collected in the same manner as if the member elected to participate in the program at the earliest opportunity. Calculations of open season buy in premiums can be obtained from the DoD Actuary's website at www.dod.mil/actuary/.

The second premium's type is a one-time buy-in premium. This premium amount is due and payable in a one-time, lump sum payment at the time a member files an election, although a portion of this amount may be deferred and deducted from retired pay in 24 monthly installments beginning immediately following the effective date of the election. The amount deferred may not exceed the total net retired pay the member

expected to receive over this period. Regardless of any amount deferred, the member is considered obligated for payment of the full lump sum premium at the time of the election. If the member's net retired pay is reduced after deductions begin, the member shall make an immediate payment equal to the anticipated shortfall in deductions from retired pay expected through the end of the 24-month period. Lump sum buy-in premium payments shall be credited to the Department of Defense Military Retirement Fund. No other obligation will be impacted by these one-time buy-in premiums. The option to make monthly payments from retired pay is not required by law; it is an administrative accommodation offered to members for their convenience so they may distribute the financial impact over a period of time, should they desire to do so.

Credit toward Paid Up Coverage: Upon payment of the total amount of the premiums charged under this open season enrollment period, the retired pay of a person shall be treated, for the purposes of paid up coverage at 30 years and 70 years of age, as having been paid as if the member had elected to participate in the SBP at the first opportunity.

Computing Open Season SBP Deductions: Understanding the SBP buy-in premiums and other associated costs may seem a bit confusing. In an effort to assist our shipmates, we have provided a few scenarios to help with the math. Additional information about SBP computations will be available in upcoming editions of *Shift Colors*.

EXAMPLE #1

You're a married member who retired in 1980, but declined to provide SBP coverage for your spouse. You now want to elect a base amount of \$1,000.00, which represents your full gross retired pay. Selecting that amount will provide your spouse with \$550.00 per month, cost of living adjusted annuity. If you were enrolled in the SBP today, your monthly premiums would be \$53.80. Table 1 shows 482 to be the lump sum factor for the 25 years since you retired. Therefore, your retroactive cost will be \$25,931.60 (482 X \$53.80) or a remittance of 24 equal payments of \$1,080.46 plus the \$53.80 monthly premium to the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL). The total monthly pay back for you would be \$1,144.46 (\$1,080.46 + \$53.80) for 24 months.

See Table 1 on page 8

Retired Activities

SBP cont. from page 7

EXAMPLE #2

A married member who retired in 1990 and elected a reduced spouse coverage and now wants to increase their base amount to cover their full gross retired pay. If the reduced base amount is \$1,000.00 and the new base amount is \$2,000.00, the difference in the increased base amount is \$77.80. Again, go to Table 1; it shows 248 the lump sum factor for 15 years. The lump sum buy-in amount is calculated as follows: 248 X 77.80, which equals \$19,294.40. Then divide that number by 24 (24 month pay back option) the resulting figure equals \$803.93. Your 24-month pay back would result in \$803.93 + \$53.80 (your present payment) = \$857.73.

Table 1

2005 Open Season Lump Sum Factors for SBP Spouse and Spouse/Child Coverage		
Spouse & Spouse/Child		
Completed Years Since "Event"		Lump sum factor per \$1 of monthly premium
0		38
1		48
2		57
3		67
4		74
5		83
6		93
7		103
8		119
9		136
10		153
11		171
12		189
13		209
14		228
15		248
16		269
17		289
18		311
19		332
20		355
21		379
22		404
23		430
24		456
25		482
26		506
27		529
28		552
29		574
30		597
31		618
32		639
33		658

Shift Colors, Delta Dental share 50-year milestone in 2005

Question: What do Disneyland, *Shift Colors* and Delta Dental of California all have in common? Answer: For each, 2005 marks the 50th anniversary of service to people across the nation and around the world.

Each of these organization also approach their half centennial birthdays with a unique boast: Disneyland, for introducing the "happiest place on earth," *Shift Colors* for keeping over 640,000 retired service members and their families well-informed; and Delta Dental, for advancing the oral health of millions of Americans by creating affordable access to professional dental care. For Delta Dental, this legacy includes service to nearly 900,000 Uniformed Service retirees and their family members currently enrolled in the TRICARE Retiree Dental Program (TRDP).

Delta Dental's history partnering with the Department of Defense (DOD) began in 1988, when it helped launch and then expand the active duty dependents dental plan, known then as "DDP*Delta."

Delta Dental was selected by the DOD once again in 1997 to administer the TRDP. Like the DDP*Delta program, the TRDP was a program of several firsts. It was the first-ever DOD-sponsored program for retired members of the Uniformed Services and their families; the first-ever national voluntary dental program; and the first such program to offer enrollees the

freedom to choose from any licensed dentist in the nation.

A record 250,000 enrolled in the TRDP during its first year of operation; today, the TRDP continues to provide affordable, comprehensive dental coverage to enrollees throughout the 50 United States, the District of Columbia, Canada and the territories of Guam, Puerto Rico, the U.S Virgin Islands, the Commonwealth of the Northern Mariana Islands and American Samoa.

In the seven years since the program began, the scope of TRDP benefits has grown from basic and preventive services to a full range of covered services that include crowns, bridges and dentures as well as orthodontics and dental accident coverage. The TRDP offers enrollees such unique features as separate annual and orthodontic maximums, a low annual deductible, a broad nationwide dentist network, a special enrollment incentive for new retirees from all seven branches of the Uniformed Services, and affordable, region-based monthly premiums.

Delta Dental is proud to share its 50-year milestone with the Navy Retiree Newsletter and appreciates the support that *Shift Colors* has given to Delta Dental and our retired service members over the last half-century.

For more information about the TRDP on enrollment, benefit levels and premiums, visit the web site at www.trdp.org or call Delta Dental's toll-free number at (866) 567-1658.

Retired Activities

Burial At Sea Program United States Navy Mortuary Affairs

Burial at Sea is a means of final disposition of remains that is performed on United States Navy vessels. The committal ceremony is performed while the ship is deployed. Therefore, family members are not allowed to be present. The commanding officer of the ship assigned to perform the ceremony will notify the family of the date, time, and, longitude and latitude once the committal service has been completed.

Eligibility: Individuals eligible for this program are: (1) active duty members of the uniformed services; (2) retirees and veterans who were honorably discharged; (3) U.S. civilian marine personnel of the Military Sealift Command; and (4) dependent family members of active duty personnel, retirees, and veterans of the uniformed services.

How to get Started: After the death of the individual for whom the request for Burial at Sea is being made, the Person Authorized to Direct Disposition (PADD) should print out and complete the Burial at Sea Request form found at <http://www.chinfo.navy.mil/navpalib/questions/bas-form.pdf>. Supporting documents which must accompany this request are: (1) a photocopy of the death certificate; (2) the burial transit permit or the cremation certificate; and (3) a copy of the DD Form 214, discharge certificate, or retirement order. The Burial at Sea Request Form and the three supporting documents make up the Burial at Sea Request package.

Burial Flag: A Burial Flag is required for all committal services performed aboard United States Naval vessels, except family members, who are not authorized a burial flag. Following the services at sea, the flag that accompanied the cremains/remains will be returned to the PADD. If the PADD does not wish to send a burial flag for the service, a flag will be provided by the Navy for the committal service, but will not be sent to the PADD.

Cremated Remains (Cremains): Cremains must be in an urn or plastic/metal container to prevent spillage in shipping. The cremains, along with the completed Burial at Sea Request package, and the burial flag will be forwarded to the Burial at Sea Coordinator at the desired port of embarkation (listed on the right). Prior to shipment, it is recommended that a phone call be made informing the coordinator of the pending

request. It is also recommended that the cremains package be sent via certified mail, return receipt requested.

Intact Remains (Casketed): Specific guidelines are required for the preparation of casketed remains. All expenses incurred in this process are the responsibility of the PADD, who will select a funeral home in the area of the port of embarkation. After this selection has been made and notification has been provided to the coordinator, the casketed remains, the request form, supporting documents, and the burial flag are to be forwarded to the receiving funeral home. The coordinator will make the inspection and complete the checklist for the preparation of casketed remains. It is recommended that funeral homes responsible for preparing and shipping intact remains contact Navy Mortuary Affairs at the Military Medical Support Office in Great Lakes, Ill., to receive the preparation requirements.

For More Assistance: If you have any questions about the Burial at Sea program, please contact the United States Navy Mortuary Affairs office toll-free at (888) 647-6676, and select option 4.

Norfolk, Va: Commander, Naval Medical Center ATTN: Code 0210C620, John Paul Jones Cir., Portsmouth, VA 23708-5100
Phone: (757) 953-2617/2618

Jacksonville, Fla: Officer in Charge, Naval Hospital Branch Clinic, Naval Station Mayport, FL 32228
Phone: (904) 270-7296/5301

Corpus Christi, Tex: Commanding Officer, Naval Hospital ATTN: Code 010410651, "E" Street Corpus Christi, TX
Phone: (361) 961-2255

San Diego, Calif: Commanding Officer, Naval Medical Center ATTN: Code 22-BAS, San Diego, CA 92134-5000
Phone: (619) 532-8305 (800) 290-7410

Bremerton, Wash: Commanding Officer, Naval Hospital ATTN: Code 015-DA, Bremerton, WA 98312-5008
Phone: (206) 475-4387/4303

Honolulu, Hi: Navy Liaison Unit Tripler Army Medical Center, Tripler AMC, HI 96859-5000
Phone: (808) 433-6611



Remembering 1955



Frederick W. Nickols, FTGC, USN (ret) remembers: I joined the Navy on June 5, 1955, right after

graduating from high school two days earlier.

I wouldn't have graduated at all had it not been for a Navy recruiter.

In the late spring of 1955, I ran away from home and tried to join the Marine Corps. The staff sergeant at the recruiting station said I was too small and wouldn't take me. The Navy recruiter down the hall, a Chief Machinists Mate H. E. Stenger, spotted me coming out of the Marine Corps recruiting office and talked to me about joining the Navy. After I took the basic battery of tests, they told me my scores were the highest they had ever seen (something they probably told lots of boys like me). Chief Stenger went on to discuss the field of electronics in general and the ratings of fire control technician (FT) and electronics technician (ET). He told me he could guarantee me entry into one of those fields, but there was one catch in his offer: I would have to go back home and finish high school. I thought about it for a moment and then declined, saying I just wanted to get away. Chief Stenger promptly informed me that he knew every recruiter for every branch of service within a 500-mile radius and that

if I didn't go back home and finish high school he'd talk to them all and the only place I would up (if I managed to get in any service at wind a l l) was in the Army infantry "pounding ground" as he put it. Being short and a bit scrawny at the time, I had sudden mental images of my certain demise in hand-to-hand combat. Faced with an offer I couldn't refuse, I returned home, finished high school, graduated and then went off to boot camp at Great Lakes. From there, I went on to FT "A" School, also at Great Lakes. Chief Stenger kept his part of the deal.

I retired from the Navy on September 4, 1974, having completed "nineteen and six" as we called a 20-year career (with three months' credit for constructive time). My rating was fire control technician (FT) and my rank was Chief Petty Officer. Basically, I served for 20 years and I've been retired for 30 years.

My high school class – the class of '55 – will be holding its 50th reunion this fall and I plan on attending. That wouldn't be the case if it weren't for a Navy recruiter, a Chief Machinists Mate named Stenger, who took an interest in a scrawny boy from Iowa and who got that boy to dream of some day being called "Chief."

From EOC Patrick and Ann Carey:

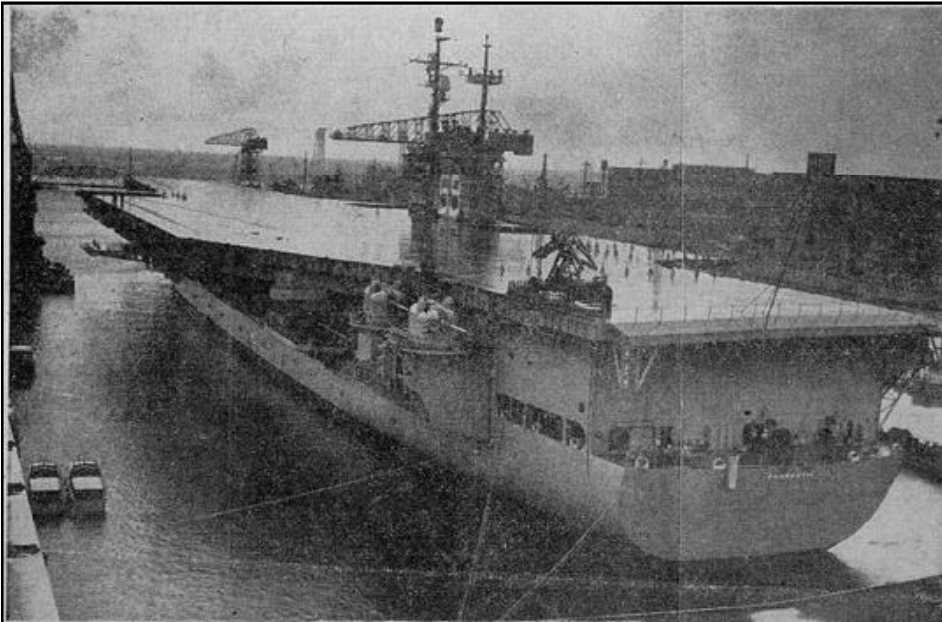
We have the honor of sharing our 50th wedding anniversary with *Shift Colors*. My husband was a Seabee with M.C.B. 2 when we were married August 28, 1955. He went on to C.B.B.U and then to M.C.B. 9. He left after 10 years to dairy farm and raise our family which consisted of seven children. Even for a "honeybee," seven children are a bit much to raise alone and at that time the Seabee battalions were out 10 months of each year.

Once a Seabee, always a Seabee, he just couldn't stay away and joined the Navy Reserve where he attained the rate of E7. He was with MIUW until he retired in 1995. We are proud that two of our sons joined the Navy. John, the youngest, was a Hospitalman, and Rick, the oldest, is approaching retirement as a Personnelman Chief.



In 1955, **LTJG Doyle Quisenberry** served as XO aboard the *USS Teaberry*, a net tender in the San Francisco Bay area. Net tenders are named for trees and famous Indians and the crew consisted of three officers and 33-44 men.

Remembering 1955



A Wet Day Aboard the Forrestal

The giant carrier Forrestal's flight deck is soaked down with the rain which forced the commissioning ceremonies yesterday to the hangar deck. The flight deck remained deserted all day, while ceremonies went on below.

Dr. William Jasper, USN(Ret.)

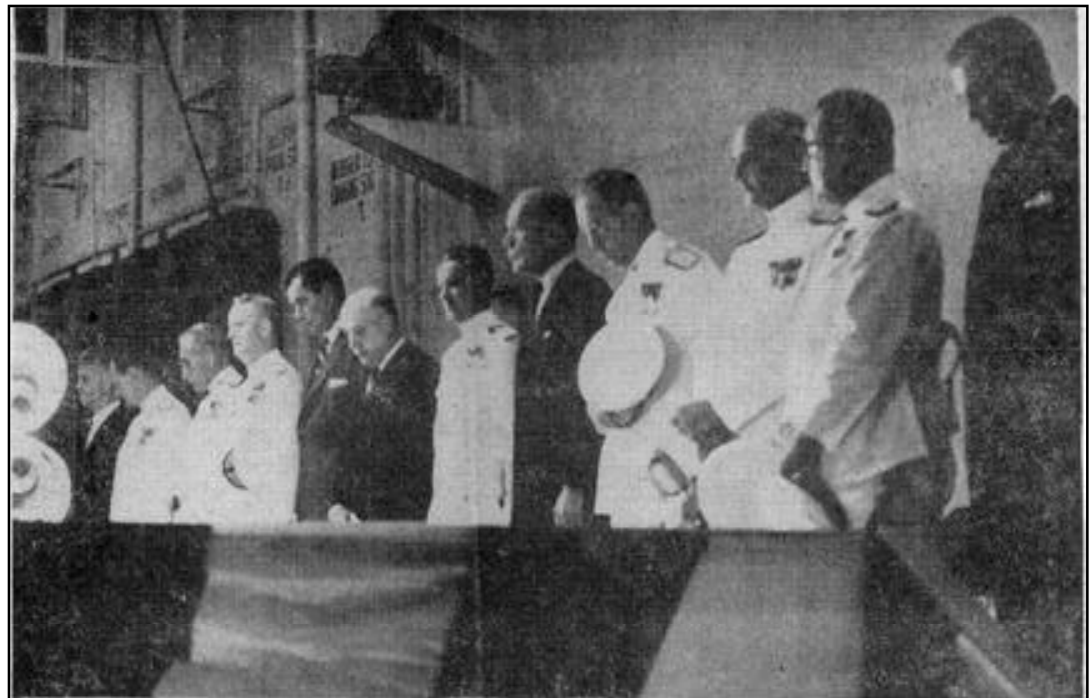
remembers. . . "In Spring of 1955, having completed a year-long General Dental Postgraduate Course at the Naval Dental School, I received orders to join the pre-commissioning crew of the USS *Forrestal* (CVA-59), the first carrier designed and built for jet aircraft. This ship officially ushered in a new era of Naval Aviation. The *Forrestal* was commissioned on October 1, 1955.

Not only was I one of the ship's first dental officers, but the occasion enabled me to meet my wife-to-be, Retha Friedman of Newport News, Va. Next April, we shall celebrate our 50th wedding anniversary."

Military Pay Scale: (Over 3 yrs service)

	1955	/	2005
O-9	\$1,021.80	-	none
O-8	\$1,021.80	-	8,459.40
O-7	\$850.00	-	7,119.00
O-6	\$631.80	-	5,784.00
O-5	\$507.00	-	4,961.10
O-4	\$429.00	-	4,388.40
O-3	\$351.00	-	3,823.20
O-2	\$335.40	-	3,541.20
O-1	\$296.40	-	2,948.10
W-4	\$354.90	-	3,573.30
W-3	\$323.70	-	3,197.40
W-2	\$280.80	-	2,871.30
W-1	\$251.20	-	2,603.10
E-7	\$222.30	-	2,515.80
E-6	\$187.20	-	2,205.90
E-5	\$163.80	-	1,967.70
E-4	\$140.40	-	1,787.10
E-3	\$117.00	-	1,641.00
E-2	\$101.40	-	1,384.50

*In 1955 there was no W-5;
W-5 in 2005 is 5,548.20 for
over 20 years.



A Moment of Prayer

Top naval and civilian dignitaries on the speaker's platform of the USS *Forrestal* hangar deck are pausing for a moment of prayer before commissioning ceremonies yesterday. They are (left to right) W. E. Blewett, Jr., president of the Newport News Shipbuilding and Dry Dock Company; Rear Adm. Logan McKee, Commander, Norfolk Naval Shipyard; Vice Adm. F. W. McMahon, Commander, Air Force, United States Atlantic Fleet; Adm. Arleigh A. Burke, Chief of Naval Operations; Thomas L. Gates, Undersecretary of the Navy; Charles S. Thomas, Secretary of the Navy; Capt. Roy L. Johnson, commanding officer of the *Forrestal*; James H. Smith, Jr., Secretary of the Navy for Air; Adm. Arthur W. Radford, Chairman, Joint Chiefs of Staff; Adm. Jerauld Wright, Commander in Chief, United States Atlantic Fleet; Rear Adm. L. N. Kiland, Commandant, Fifth Naval District, and John A. Hill, chairman of the board of trustees of the National Security Industrial Association.



Remembering 1955



An excerpt from the first issue of *Shift Colors*, November 1955:

“This first of the RETIRED NAVAL PERSONNEL NEWSLETTER is sent to you with the hope that some of your questions concerning your status will be answered. Additional issues will be mailed to you as often as information warrants.”

For the past 50 years, we have published almost 200 *Shift Colors* newsletters because retirees need and deserve information on their benefits and entitlements. Thousands of questions have been asked and answered and we will continue to serve you because you continue to be an important member of the Navy family.



William J. Stewart, CEM, and former WWII POW, at main switchboard, USS Merrick, AKA-97, Spring 1955.

ADRC Charles Culver remembers: “Sometime during November, 1955, I received my draft notice for failing to make all my Army National Guard meetings. I had to report to Montgomery, Ala. on December 5th. After our physical and mental tests, we were all lined up into 10 or 12 rows – all the even number rows went into the Navy, and odd rows got the Army.

I tried to tell them I belonged in the Army because I’d been in the Army National Guard for a year and a half.

They sent me to Great Lakes for Bootcamp on December 6th, which had over three feet of snow on the ground. My draft notice had said to travel light because I was going to Fort Jackson, SC. All I remember about boot camp is that we marched all day and shoveled snow all night, so we could march the next day.

But, we never lost the Rooster Flag, so we always ate first!”



Elmer A. Erdei, CDR (ret) remembers... “In 1955, I was an AG1 at NAS Corpus Christi, Texas. My family lived off base in Navy housing built in the early 1940’s. Most buildings were four-unit apartments and the walls were very thin. Bob Dodds, my fishing buddy, lived next door to us. At sunrise, just before our fishing trip that day, I would sit at my kitchen table and Bob was at his kitchen table having breakfast, and the wall was so thin, we would talk about our upcoming fishing adventure.

Years later, I would take my son on charter fishing boats with all kinds of people onboard, and there was never a cross word said. I told people that the world would be a peaceful place if the high-up people, and even the terrorists, all got put on a charter fishing boat for a couple of days. There’s nothing like some peaceful talk while fishing.”



Remembering 1955

Robert A. Sangster, LCDR, USN

Ret writes: March 5, 1955 was one big day in this man's life. I had successfully completed Officer Candidate School in Newport, Rhode

Island, and at 0900, they were going to commission me an Ensign in the U. S. Naval Reserve. My parents attended and following the ceremony took me back to Chatham, New Jersey, my home of record. At this time I bade farewell to my two college/fraternity roommates and we all went our separate ways. My way was to get myself to Iwakuni Japan. Where in this world is Iwakuni, Japan? I had 30 days to get to Travis AFB for transportation to points west. For this 22 year old, I was definitely on an adventure... after driving Route 66 to Los Angeles, I made my way to San Francisco and then on to Hickam AB, Hawaii and Iwakuni, Japan. Arriving at NAS Iwakuni, I got my first real experience at what being an Ensign is like - the bottom of the barrel! My first two jobs were as a Scoutmaster of the local troop and as a Postal Officer... the next year, I married my long-time girlfriend, then decided to go Regular Navy and stayed for 21 years. After transferring six times, I retired in 1975 and was given my first copy of *Shift Colors*.



YNC Charles and Mary Beersdorf cut their wedding cake on Sept. 16, 1955. YNC Beersdorf joined the Navy in 1952 and retired in 1971.

The following taken from the journal of **CPO Claude T. Baker**: "On Thursday, April 17, 1955, we entered the Port of Toulon, France. The "pride" of the French fleet, the *RICHIELIEU*, is tied up across from us. Looks like most of the French fleet is in port today. There will be some heavy competition for the U.S. Sailors on the beach tonight..."

"Saturday, May 7, 1955, arrived in Barcelona, Spain at 0800. Made a "Med Mooring." The USS Newport News CA-148 came in with us. "Club Rio" sent a troupe of dancers over for a show on the fantail. The crew is ready for liberty..."

"Thursday, May 26th 1955, oh happy day. We hit the stream at 1130 and I made the first liberty boat. Dorothy and Jim met me at Fleet Landing. I was as happy as a kid at Christmas. Jim had grown, but still a sweet boy, and Dorothy looked in top health and very, very pretty. We are happy again, home sweet home."



HM1 Donald Baker positions HMC Wilbur Oliver for a chest x-ray, using the (then) new Photofluographic unit.

Remembering 1955



Catherine Ruth Clarke writes: “From Navy Chief to Navy Wife”

“Who doesn’t remember with some emotion the year of their marriage? For me, 1955 was doubly memorable. February 28th was only my wedding date, but also the begin-

not
ning of the end for my career in the Navy.

I had enlisted in the WAVES in 1943, transferred to the Regular Navy, and expected to continue until retirement. But life does not always conform to plan. In 1952, I met my future husband, Robertson Clarke, in the Chief’s Mess at NNMCMC, Bethesda, Maryland, where I was a CSK(D) in Disbursing and he an HMC in Research.

Two years later, I was sent to the Recruiting Station in Dallas, and Bob went to NAMRU #3 in Cairo, Egypt. We wrote to each other often, and in February 1955, I flew to Cairo on leave. A number of people I had known in Bethesda, as well as Bob, were already there, so I expected an exciting vacation.

It turned out to be more than exciting! Almost as soon as I arrived, we decided to be married there, instead of in the States after he returned. An anxious wait for the necessary permission from CINCNLM followed. Four days before I had to fly back, our wedding was celebrated at the American Mission Church, with a minister from Detroit officiating and many from the Research Unit attending.

The American Embassy in Cairo requested that I be transferred to them as they were losing their Disbursing Chief. It would have been an ideal arrangement, however, Washington’s response was a resounding, “no!” An enlisted woman could not serve where there was no WAVE officer.



With some regret, I left what had been a satisfying career in the Navy so that I could join Bob in Cairo to begin what proved to be an even more satisfying career as a Navy wife. This only came to an end with his death in 1998.”



ADC Malone Farrar remembers Project 572. “In the Summer and Fall of 1955, DoD built a radar line across the Arctic to protect our northern approaches to the U. S. from Soviet borders during the Cold War. My unit, Helicopter Utility Squadron at San Diego was assigned to the west coast section of Project 572. We delivered all equipment and supplies to the various sites that stretched from Pt. Barrow, Alaska to Shepherd Bay on the Boothia Peninsula of Canada.

There were 61 ships involved in the whole operation, and I was on LST-561 with two HTL 4 helicopters to scout open water in the islands of northern Canada. The days were long, and the sun set about 10:30 p.m. We returned to San Diego after two months.”

Deer Run Lodging Offers Best of All Worlds

By Ingrid Mueller, Navy MWR
Marketing, CNI Millington Det.

Located among the lush pasture lands and orchards in Monmouth County, N.J., is the Deer Run Lodging facility on board Naval Weapons Station (NWS) Earle, offering top-notch accommodations within easy driving distance of the Jersey Shore and a whole host of recreational activities.

"It's very beautiful and scenic here," said Mary Borree, Navy Morale, Welfare and Recreation (MWR) director, NWS Earle. "This is horse country and the base is right in the middle of it. But the beaches, Atlantic City with its gaming and entertainment centers, New York City and historic sites in Philadelphia and New Jersey, are all within driving distance. So visitors to this area can really sample the best of all worlds."

The Deer Run Lodging facilities are all newly renovated, and include eight three-bedroom townhouses, one two-bedroom unit, two duplex units and one suite. All linens are provided and laundry facilities are located in each unit. Pets are not allowed in the Deer Run units, but information on local kennels is available through MWR.

"The duplexes are located on station, just up the street from the other Deer Run units," said Borree. "They're



Photo provided by MWR

Each unit is equipped with heating and air conditioning, as well as cable TV in both the living room and master bedroom. Amenities include a fully equipped kitchen with a microwave, dishwasher, oven, stove, dinnerware, flatware and small appliances.

spacious, comfortable, and within walking distance of everything on base."

For those who enjoy the RV lifestyle, the NWS Earle RV Park, also located on base, offers six large, roomy sites with 10'x62' concrete pads, 11'x25' patios and easy access from a paved roadway. All sites have full water and sewer hook-ups, 30 and 50 amp electric service, picnic tables and barbecue grills.

Pets are allowed in the RV area, but must be well-behaved and leashed within the individual site, licensed and have up-to-date shots.

"You do need a vehicle in this area, as we are in the country," explained Borree. "And don't look for Earle on the map. There is no Earle, New Jersey. That's a real misconception that a lot of people have. They try to find Earle, New Jersey and it doesn't exist," she

added. "We are located in the township of Colts Neck."

Visitors staying in the Deer Run lodging or RV Park facilities are also welcome to use the many MWR support facilities on base. The Building C-29 MWR Complex offers one-stop shopping: a fitness center, gymnasium, small NEX, Information, Tickets and Travel (ITT) office, cyber room and food concessionaires. There is also an outdoor seasonal swimming pool.

"For military retirees with family up this way, or with an interest in seeing the Northeast Coast, this is a great place to stay because it's a beautiful location and it doesn't cost a fortune," said Borree. "But be sure to book early – we're the only lodging on base."

For more information, contact Arlene Venezia, NWS Earle ITT office, at (732) 866-2167 or arlene.venezia@navy.mil.





TRICARE Management Activity

TRICARE and Hurricane Katrina

Hurricane Katrina has affected the lives of many beneficiaries in the TRICARE South Region across Louisiana, Mississippi and Alabama. TRICARE has made temporary provisions to ensure beneficiaries get the health care services and prescriptions they need.

Contact Information

TRICARE is working to provide affected beneficiaries with up-to-date information about their benefits. For more information, beneficiaries in the South region may call **(800) 444-5445** to reach Humana Military Healthcare Services Inc. (HMHS), or visit the TRICARE web site at www.tricare.osd.mil/Katrina/index.cfm. Beneficiaries in the North or West regions who need help may contact one of the following:

North Region
Health Net Federal Services Inc.
1-877-TRICARE **(1-877-874-2273)**
www.healthnetfederalservices.com

West Region
TriWest Healthcare Alliance
1-888-TRIWEST **(1-888-874-9378)**
www.triwest.com

Important Eligibility Information

Under normal circumstances, beneficiaries must show their Uniformed Services identification (ID) card to get care. Beneficiaries who lost their ID cards, however, may provide personal information (i.e., sponsor's name and Social Security number, dependents' names, home or work address, phone number, etc.) to a health care provider. The provider may verify that beneficiary's eligibility with the regional contractors.

Beneficiaries who temporarily or permanently moved to a new location must update their personal information (address, phone number, e-mail address, etc.) in the Defense Enrollment Eligibility Reporting System (DEERS) by visiting www.tricare.osd.mil/DEERS/update-info.cfm, by calling their regional contractor, or by calling DEERS at **(800) 538-9552**.

Emergency Care

Beneficiaries that need emergency care should call 911 or go directly to the nearest emergency room.

TRICARE Standard

There is no change in TRICARE Standard coverage for affected beneficiaries. They may continue to seek care from any TRICARE-authorized provider, even if they are temporarily living in another TRICARE region. To find a provider, beneficiaries may visit TRICARE online at www.tricare.osd.mil/providerdirectory/ or contact the regional contractor. If a service requires prior authorization, beneficiaries must contact their regional contractor. Each region has its own pre-authorization requirements. Beneficiaries must pay the applicable cost shares after their annual deductible is met and file a claim in the region where they currently live.

TRICARE Prime/TRICARE Prime Remote

The following guidance may change with the upcoming months so please check for updates with TRICARE. Beneficiaries in the South Region enrolled in TRICARE Prime or TRICARE Prime Remote do not need to change their primary care manager, even if they temporarily live in another TRICARE region. Also, referrals are not required for health care services, including care received at other locations where they may live temporarily. Beneficiaries may contact HMHS at **(800) 444-5445** for help.

TRICARE for Life (TFL)

There is no change in coverage for beneficiaries using TFL. They may continue to seek care from any Medicare provider and their claims will automatically cross over to TRICARE for payment. For more help with TFL, beneficiaries may call Wisconsin Physicians Service at **(866) 773-0404**.

TRICARE Pharmacy Coverage

Beneficiaries may get early prescription refills if needed. For questions regarding the TRICARE pharmacy benefit, beneficiaries may call:

TRICARE Retail Pharmacy (TRRx)
1-866-363-8779 (1-866-DoD-TRRx)

TRICARE Mail Order Pharmacy (TMOP)
1-866-363-8667 (1-866-DoD-TMOP)

Continued next page



Defense Finance and Accounting Service

New policy decreases threat of identity theft

The Under Secretary of Defense Comptroller and the Under Secretary of Defense Personnel and Readiness (P&R) have co-signed a new policy that directs all military departments and all defense civilian employees to support the policy to eliminate paper copies of LES and W-2 tax statements.

Under the new policy, military members and civilian non-bargaining employees who log on to the myPay website as of Sep 1, 2005, are consenting to receive electronic copies of their documents. Bargaining unit civilians will be brought onto this system as soon as local negotiations are completed.

MyPay is currently available to all Department of Defense (DoD) military members, (DoD) civilian employees, and military retirees and annuitants.

Although the policy applies to DoD military members and DoD civilians, the benefits of using myPay to eliminate identity theft associated with postal delivery of these statements also applies to retirees and annuitants for their 1099 tax statements.

For many years, myPay has provided military members and civilian employees with a secure method to view, print, and save their LES, W-2 or 1099s electronically. Receipt of electronic documents through myPay eliminates risk associated with hand-delivered mail. By using myPay to view and print LES and W2 statements, the names, addresses, and social security numbers (SSN) of military members, civilian employees, retirees, and annuitants are protected. The individual controls when the document is viewed and printed. The

individuals' sensitive data is under their control at all times. This is particularly important for W2s and 1099s, where the SSN cannot be masked due to IRS regulations.

In addition to obtaining electronic copies of LES' and tax statements, customers can make adjustments to federal and state tax withholdings and update bank account and electronic transfers by accessing myPay.

Military members, civilian employees, retirees, and annuitants can obtain access to myPay by requesting a PIN online <https://mypay.dfas.mil> or by calling **(800) 390-2348**.

Today, myPay has more than three million users with customized PINs and serves all military members, military retirees and annuitants and Department of Defense civilian employees.

TRICARE cont.

Military evacuees displaced by Hurricane Katrina may ask Express Scripts Inc. (ESI), the pharmacy contract administrator, to transfer their prescription records at military treatment facilities in the Gulf Region to other military or retail pharmacies nationwide. Affected beneficiaries that used TMOP, but who now can't get their prescriptions, may go to a retail pharmacy that accepts TRICARE. If they move, beneficiaries must contact ESI with their current address for mailing medications. For questions on TMOP prescriptions, beneficiaries may contact ESI at the number above.

TRICARE Dental Coverage

Beneficiaries enrolled in a TRICARE Dental Program, must contact one of the following for dental care help:

TRICARE Retiree Dental Program
Delta Dental
(888) 838-8737
www.trdp.org

For help with pay matters, relocated retirees and annuitants may contact Defense Finance and Accounting Services Retired and Annuity Pay by one of the following ways:

- Call **(800) 321-1080**, M-F, 7am - 7:30pm (Eastern) with your updated address and banking information, **OR**
- Visit myPay at <https://mypay.dfas.mil> to update address and banking information, **OR**
- Fax updated address and banking information to **(800) 469-6559**. Write "**Hurricane Katrina and Hurricane Rita**" on the top of the fax. Include a contact phone number(s).

Need to change your address for *Shift Colors*?

Those receiving retirement pay or benefits through the Navy, **only** need to contact the Defense Finance and Accounting Service (DFAS) at **(800) 321-1080**. DFAS will automatically update *Shift Colors*' database.

"Gray Area" retirees (**a retired reservist not yet receiving retirement pay**) or a surviving spouse of a retiree not receiving benefits, should contact *Shift Colors* to update address information.

**SURVIVOR BENEFIT PLAN (SBP)
AND RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP)
OPEN ENROLLMENT ELECTION**
(Public Law 108-375) (October 1, 2005 - September 30, 2006)
(Please read Privacy Act Statement and Instructions before completing form.)

SECTION I - MEMBER INFORMATION

1. NAME (Last, First, Middle Initial)	2. SSN	3. RETIREMENT/ TRANSFER DATE (YYYYMMDD)	4. RANK/PAY GRADE/ BRANCH OF SERVICE	5. DATE OF BIRTH (YYYYMMDD)
6. CORRESPONDENCE ADDRESS (Ensure your finance center or reserve personnel center is advised whenever your correspondence address changes.)				
a. STREET ADDRESS (Include apartment number)	b. CITY	c. STATE	d. ZIP CODE	e. TELEPHONE (local area code)
f. EMAIL ADDRESS (Optional)				

SECTION II - BENEFICIARY INFORMATION (This section must be completed regardless of SBP/RCSBP Election.)

7. SPOUSE				
a. NAME (Last, First, Middle Initial)		b. SSN	c. DATE OF BIRTH (YYYYMMDD)	
8. CORRESPONDENCE ADDRESS (Complete if address is different from member's address.)				
a. STREET ADDRESS (Include apartment number)	b. CITY	c. STATE	d. ZIP CODE	e. TELEPHONE (local area code)
9. DATE OF MARRIAGE (YYYYMMDD)		10. PLACE OF MARRIAGE (See Instructions)		
11. DEPENDENT CHILDREN (Indicate which children resulted from marriage to former spouse by entering (FS) after relationship in column d.)				
a. NAME (Last, First, Middle Initial)	b. SSN	c. DATE OF BIRTH (YYYYMMDD)	d. RELATIONSHIP (Son, daughter, stepson, etc.)	e. INCAPACITATED? (Yes/No)

SECTION III - ELECTION OF COVERAGE

12. BENEFICIARY CATEGORY(IES) (Initial one item only.) (See Instructions.)				
I ELECT COVERAGE FOR:				
a. SPOUSE ONLY.				
b. SPOUSE AND CHILD(REN).				
c. CHILD(REN) ONLY.				
d. NATURAL PERSON WITH INSURABLE INTEREST (Complete Item 14).				
e. FORMER SPOUSE (Complete DD 2656-1, 'Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage', or Coast Guard Form CGPSC-4700, 'Coast Guard's NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election'.)				
f. FORMER SPOUSE AND DEPENDENT CHILD(REN) OF THAT MARRIAGE (Complete DD 2656-1, 'Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage', or Coast Guard Form CGPSC-4700, 'Coast Guard's NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election'.)				
13. LEVEL OF COVERAGE (Initial one item only. Complete UNLESS 12.d. was selected above.)				
a. I ELECT COVERAGE BASED ON FULL GROSS RETIRED PAY.				
b. I ELECT COVERAGE BASED ON A REDUCED BASE AMOUNT OF \$_____ (See Instructions).				
c. I ELECT TO INCREASE MY CURRENT REDUCED BASE AMOUNT TO A HIGHER BASE AMOUNT THAT IS LESS THAN FULL GROSS RETIRED PAY (Enter desired base amount: \$_____)				
14. INSURABLE INTEREST BENEFICIARY				
a. NAME (Last, First, Middle Initial)		b. SSN	c. RELATIONSHIP	d. DATE OF BIRTH (YYYYMMDD)
e. STREET ADDRESS (Include apartment number)		f. CITY	g. STATE	h. ZIP CODE

DD FORM 2656-9, AUG 2005

Reset

Form Approved by Procurement of 6.0

SECTION IV - REMARKS			
15. USE THIS SECTION TO CONTINUE AN ITEM OR MAKE ADDITIONAL COMMENTS.			
SECTION V - MARITAL STATUS HISTORY (See Instructions)			
16. INDICATE DATE(S) OF PREVIOUS MARRIAGE(S) AND DIVORCE(S), IF ANY.			
SECTION VI - ENROLLMENT PREMIUM PAYMENT INFORMATION <i>(Payments under this section are in addition to normal monthly premiums. Use the Premium Tables to determine the amount owed.)</i>			
17. ENROLLMENT PREMIUM OPTIONS (Initial one) (See Instructions)			
a.	IMMEDIATE FULL ENROLLMENT PREMIUM PAYMENT OF \$ _____ (payment attached).		
b.	IMMEDIATE PARTIAL ENROLLMENT PREMIUM PAYMENT OF \$ _____ (payment attached). The remainder due will be deducted from retired pay in 24 monthly installments.		
c.	FULL ENROLLMENT PREMIUM AMOUNT DEDUCTED FROM RETIRED PAY IN 24 MONTHLY INSTALLMENTS		
SECTION VII - MEMBER OF A RESERVE COMPONENT <i>(Complete only if you are a member or a former member of a Reserve Component who has completed qualifying service for retired pay at age 60.)</i>			
18. I ELECT RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSEP) (Initial one)			
a.	CHANGE MY ELECTION FROM DEFERRED TO IMMEDIATE ANNUITY (from Option B to Option C).	b.	DEFERRED ANNUITY UNTIL AGE 60 (Option B).
c.	IMMEDIATE ANNUITY (Option C).		
NOTE: I understand that if I was required to elect SBP for a former spouse and that former spouse submitted a deemed election, any RCSEP election I make during this open enrollment period shall be voided and any premiums I pay will be returned.			
SECTION VIII - SPOUSE CONCURRENCE FOR RESERVE COMPONENT SURVIVOR BENEFIT PLAN ELECTION ONLY <i>(Required when a Reserve member is married and elects child(ren) only coverage or does not elect full immediate spouse coverage.)</i>			
19. SPOUSE. I hereby concur with the Reserve Component Survivor Benefit Plan election made by my spouse. I have signed this statement of my free will.			
a. SIGNATURE		b. DATE SIGNED (YYYYMMDD)	
20. a. WITNESS NAME (Last, First, Middle Initial)		b. SIGNATURE	
		c. DATE SIGNED (YYYYMMDD)	
d. STREET ADDRESS (Include apartment number)		e. CITY	f. STATE
		g. ZIP CODE	
SECTION IX - CERTIFICATION			
21. Under penalties of perjury, I certify that all statements on this form are made with full knowledge of the penalties for making false statements. (18 U.S. Code 287 and 1001 provide for a penalty of not more than \$10,000 fine, or 5 years in prison or both.) I further understand that my enrollment in the SBP/RCSEP is contingent upon payment of all premiums due. I understand this election is irrevocable, except as described in the instructions, and that the election is void if I do not live for 24 months from the effective date of the election.			
a. MEMBER SIGNATURE		b. DATE SIGNED (YYYYMMDD)	

DD FORM 2656-9 (BACK), AUG 2005

Reset

SURVIVOR BENEFIT PLAN (SBP)
AND RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP)
OPEN ENROLLMENT ELECTION
(Public Law 108-375) (October 1, 2005 - September 30, 2006)

PRIVACY ACT STATEMENT

AUTHORITY: 10 U.S. Code 1401; 10 U.S. Code 2771; 10 U.S. Code 1477; PL 92-425 (September 21, 1972, as amended) and EO 9397.

PRINCIPAL PURPOSE(S): To permit eligible individual to make Survivor Benefit Plan, Reserve Component Survivor Benefit Plan elections during the open enrollment period (October 1, 2005 - September 30, 2006).

ROUTINE USE(S): None.

DISCLOSURE: Voluntary; however, failure to furnish requested information will result in delays in adjusting pay and amounts not being properly computed.

INSTRUCTIONS

GENERAL.

1. Read these instructions carefully before completing the form. Please print legibly.

2. Ensure that you advise your finance center (see Item 3 below for address) of your marital status, correspondence and check address changes, at all times. Reserve component members must notify their personnel center (see Item 4 below for address) of their marital status and correspondence address at all times.

3. For retirees who are entitled to receive retired pay, regardless of VA, Civil Service offset/waiver, mail your election (certified or registered mail with return receipt requested is strongly recommended) to the appropriate Uniformed Service designated agent. The Uniformed Services' designated agents are:

(a) ARMY, NAVY, AIR FORCE AND MARINE CORPS: Director, DFAS-US Military Retired Pay, PO Box 7130, London, KY 40742-7130;

(b) COAST GUARD: Commanding Officer (RAS), USCG Personnel Service Center, 444 S.E. Quincy Street, Topeka, KS 66683-3591;

(c) PUBLIC HEALTH SERVICE: Office of Commissioned Corps Support Services, Compensation Branch, 9500 Fishers Lane, Room 4-50, Rockville, MD 20857;

(d) NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION: Same as U.S. Coast Guard.

4. For Reserve Members who have not received retired pay, mail your election (certified or registered mail with return receipt requested is strongly recommended) to the appropriate Branch of Service as follows:

(a) ARMY: Commander, Human Resources Command - St. Louis, ATTN: AHRC-PAP-T, 1 Reserve Way, St. Louis, MO 63132-5200;

(b) NAVY: U.S. Naval Reserve Personnel Center (Code N32), 4400 Dauphine Street, New Orleans, LA 70149-7804;

(c) AIR FORCE: Headquarters, AFPC/DPSS, 6750 E. Irvington Place, Denver, CO 80230-4020;

(d) MARINE CORPS: Headquarters, U.S. Marine Corps, Manpower and Reserve Affairs (MMSR-5), 3280 Russell Road, Quantico, VA 22134-5103;

(e) COAST GUARD: Commanding Officer (RAS), USCG Personnel Service Center, 444 S.E. Quincy Street, Topeka, KS 66683-3591.

SECTION I- MEMBER INFORMATION.

ITEMS 1 and 2. Self-explanatory.

ITEM 3. If you are retired from active duty, enter the date of retirement or the date of transfer to the Fleet Reserve. If you are a Reserve member whose eligibility for retired pay arises under Chapter 1223 of title 10, United States Code, enter either the date of your 60th birthday, or the later date on which you applied to receive retired pay.

ITEMS 4 and 5. Self-explanatory.

ITEM 6. Enter the address and telephone number (including area code) where you can be contacted.

SECTION II- BENEFICIARY INFORMATION.

This information is needed to determine SBP/RCSBP premiums and annuities at the time of death.

ITEM 7 a. Provide your spouse's name and requested information. Also, attach a copy of your marriage certificate. If you have no spouse, enter "N/A".

7 b. through 10. Provide the requested information about your spouse. In Item 10, if marriage occurred outside the United States, include city, province, and name of country.

ITEM 11. If you do not have dependent children, enter "N/A" in this item. If you elect coverage for your dependent children, provide the requested information and attach copy of birth certificate(s).

11 e. An incapacitated child is an unmarried child who has become incapable of self-support before the age of 18, or after the age of 18 but before age 22 while a full time student. Documentation is required.

DD FORM 2656-9 INSTRUCTIONS, AUG 2005

SECTION III - ELECTION OF COVERAGE.

NOTE: Election becomes effective on the first day of the month after the month it is received by your finance center or the Reserve Personnel Center for Reserve Members awaiting retired pay. You must live for 24 months from the effective date in order for the beneficiary to receive an annuity. If you die before the end of the 24 month period, all Open Enrollment premiums that you paid will be refunded to the beneficiary you elected.

ITEM 12. Complete if you fall into one of the following categories:

1. Retired from active duty and either:
 - a. declined SBP; or
 - b. elected spouse or former spouse coverage at less than the maximum level or child-only coverage.
2. Are a Reservist whose eligibility for retired pay arises under Chapter 1223 of title 10, United States Code, who:
 - a. elected RCSEP for a spouse or former spouse at less than maximum coverage or child-only coverage;
 - b. when notified prior to January 1, 2001 of eligibility to receive retired pay at age 60, either declined SBP or made no RCSEP election; or
 - c. when notified on or after January 1, 2001 of eligibility to receive retired pay at age 60, declined SBP or RCSEP.

12.a. through 12.f.

Persons not participating in SBP or RCSEP: If you are not participating in SBP or RCSEP, you may elect any category of coverage that you could have elected when you were first eligible to participate in SBP or RCSEP. However, if you were previously a participant and elected to discontinue coverage under section 1448a of title 10, United States Code, you are not eligible to participate in this open enrollment.

Persons currently participating in SBP or RCSEP with less than maximum spouse or former spouse coverage, or child-only coverage: If you have SBP or RCSEP coverage for a spouse or former spouse at less than the maximum base amount, you may increase that coverage up to your maximum base amount. You may also add coverage for a dependent child. In addition, if you have child-only coverage, you may add coverage for a spouse or former spouse or elect to increase your child-only coverage up to your maximum base amount. No other elections are available to you under this open enrollment period.

12.d. Initial if you are not married, or unmarried with one dependent child at retirement and have never married since, and desire coverage for a person with an insurable interest in you, and provide the requested information about that person in Item 14. An election of this type must be based on your full gross retired/retainer pay. If the person is not a relative, is a cousin or is more distantly related, attach evidence that the person has a financial interest in the continuance of your life. Under provisions of Public Law 103-337, you are permitted to withdraw from insurable interest coverage at any time. Such a withdrawal is effective on the first day of the month following the month the request is received by your finance center. There is no refund of SBP premiums collected before the effective date of the withdrawal.

12.e. and 12.f. Initial Item 12.e if you desire coverage for a former spouse. Initial Item 12.f if you desire coverage for a former spouse and dependent child(ren) of that marriage, and provide the requested information about these children in Item 11 as appropriate. Provide a certified photocopy of final decree of divorce that includes separation agreement or property settlement which discusses SBP for former spouse coverage. The DD Form 2656-1, "Survivor Benefit Plan (SBP) Election Statement for Former Spouse Coverage," or Coast Guard Form CGPSC-4700, "Coast Guard & NOAA Retired Pay Account Worksheet and Survivor Benefit Plan Election," must be completed and accompany this form.

ITEM 13. You cannot decrease the level of coverage. If you have coverage based on full retired pay and add a category of beneficiary not previously covered (i.e., if you are adding your spouse to existing child-only coverage based on full retired pay), you may not select a reduced amount.

13.a. Initial if you desire coverage based on your full gross retired/retainer pay.

13.b. Initial if you desire coverage based on a reduced portion of your retired/retainer pay. This reduced amount may not be less than \$300.00. If your full gross retired/retainer pay is less than \$300.00, the full gross pay is automatically used as the base amount. Enter the desired amount in the space provided to the right of this item.

13.c. Initial if you are a current participant and desire to increase your base amount. Enter the desired amount in the space provided to the right of this item.

ITEM 14. Enter the information for insurable interest beneficiary and provide a copy of the birth certificate(s). (See Item 12.d. above.)

SECTION IV - REMARKS.

ITEM 15. Reference each entry by item number.

SECTION V - MARITAL STATUS HISTORY.

ITEM 16. Attach a copy of any divorce decree or court order.

SECTION VI - ENROLLMENT PREMIUM PAYMENT INFORMATION.

Payments under this section are in addition to your normal monthly premiums. Refer to the Premium Tables to determine the total enrollment premium amount owed. Choose one of the three payment options provided.

NOTE: Make your check payable to DFAS-Cleveland Center, U.S. Coast Guard, or DHHS as appropriate. Write your Social Security Number and "SBP OPEN ENROLLMENT" on your check. Once your finance center receives your election, you will be notified of any amount owed. If you should desire to void your election, you must notify your finance center in writing within 30 days of being notified of the amount owed.

SECTION VII - MEMBER OF A RESERVE COMPONENT.

Members whose eligibility for retired pay arises under Chapter 1223 of title 10, United States Code, who did not elect Reserve Component Survivor Benefit Plan (RCSEP) after qualifying years of service, or elected RCSEP Deferred must complete this section. If you previously made a RCSEP election, attach a copy of your RCSEP election.

NOTE: If you desire to void your election, you must notify your reserve personnel center in writing within 30 days.

ITEM 18.a. Initial this block if you have elected Option B and would like to change to Option C. See Items 18.b. and 18.c. for more detail.

18.b. Initial this block if your last election was Option A. Option A defers a survivor annuity election or declines RCSEP coverage until age 60. By initialing Option B, you elect to provide a deferred survivor annuity to your beneficiary(ies) that begins on the 60th anniversary of your birth, or the day after your death, whichever is later.

18.c. Initial this block if your last election was Option A and you would like to change it to Option C. By initialing Option C, you elect to provide an immediate survivor annuity beginning on the day after your death, whether before or after age 60.

SECTION VIII - SPOUSE CONCURRENCE FOR RESERVE COMPONENT SURVIVOR BENEFIT PLAN ELECTION ONLY.

If you have no existing RCSEP coverage, Section 1448 of title 10, United States Code requires that an otherwise eligible spouse must concur if a member elects less than maximum coverage or elects child-only coverage. The spouse's concurrence must be obtained and dated on or after the date of the member's election. If concurrence is not obtained when required, maximum coverage will be established for your spouse and child(ren) if appropriate. The spouse and the witness must complete Items 19 and 20. The witness cannot be named as the beneficiary in Sections II and III, and cannot be the retiree.

SECTION IX - CERTIFICATION.

Read the statement carefully, then sign your name and indicate the date of signature. For your SBP/RCSEP election to be valid, you must sign and date the form.

Don't let your questions go unanswered. If you're not sure who to contact or Where to go,

**Call 1-866-U-ASK-NPC
(1-866-827-5672)**

Let the Navy Personnel Command Customer Service Center help you get the answers!

Seminars

Delaware

Dover Air Force Base

Apr. 8, 2006

8:00 a.m. - 12:00 p.m.

Joint Air Force & U.S. Navy

The Landings

POC: MRCM Leon Stanjkowski

RAO (302) 998-5194

Dover AFB: (302) 677-4612

New York

Amityville

Apr. 26, 2006

9:00 a.m. - 1:00 p.m.

Navy gym @ Mitchell Complex

POC: COL Murton Brown

RAO (631) 842-6620

Update from Navy Reserve Personnel Center

Due to Hurricane Katrina, Navy Reserve Personnel Center (NRPC), formerly located in New Orleans, has relocated to Millington, TN. They are now co-located with Navy Personnel Command. All correspondence for NRPC should be mailed to the following address:

Commander, Navy Personnel Command, Attn: Pers-4911C/NRPC, 5720 Integrity Drive, Millington, TN 38055-4911. www.nrpc.navy.mil or if you must speak to a NRPC representative regarding personnel actions, call **(866) 250-4778**.

**Special notice **

Retirees and survivors in the Philippines may now call the Retired Operations Section in Millington, TN collect, to receive information on their benefits and entitlements. Call (901) 874-4308 or (901) 874-4410 collect.

Disclaimer: Some of the information compiled for *Shift Colors* comes from a variety of sources to include experts in their respective fields. The content was current at the time the publication went to press. We appreciate your patience and continued readership. --- Editor, *Shift Colors*

DEPARTMENT OF NAVY
NAVY PERSONNEL COMMAND
SHIFT COLORS PERS 632
5720 INTEGRITY DRIVE
MILLINGTON TN 38055-6320
OFFICIAL BUSINESS